



AF/2161

Docket No. 3892-4000

**THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Ranzini et al.

Group Art Unit: 2161

Serial No.: 09/501,874

Examiner: P. Elisca

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

**CERTIFICATE OF MAILING (37 C.F.R. §1.8(a))**

Assistant Commissioner for Patents  
Washington, DC 20231

Sir:

I hereby certify that the attached:

1. Request for Reconsideration After Final (two (2) sets);
2. Return Receipt Postcard.

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**JAN 29 2002**

**Technology Center 2100**

along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on date shown below with sufficient postage as first-class mail in an envelope addressed to the: Assistant Commissioner for Patents, Washington, DC 20231.

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: December 19, 2001

By:   
Evelyn Rosario

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# 7/Reg for Reconsideration  
ME  
1-30-02

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Commissioner for Patents  
Washington, D.C. 20231

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Sir:

In response to the Final Rejection mailed September 19<sup>th</sup>, 2001 in the above-identified application, Applicant respectfully requests reconsideration in view of the following remarks.

**REMARKS**

**I. Status Of The Claims**

Claims 1-187 are pending in this application.

Claims 1-15, 19-27, 55-61, 73-81, 100-112, 121, 122, 126, 128-130, 140-149, 155-159, 162-164, 172-174, 177-179 and 180-182 have been rejected under 35 U.S.C. 102(b) as being anticipated by Bocinsky (U.S. Patent No. 5,371,797).

Claims 16-18, 28-54, 62-72, 82-99, 113-120, 123-125, 127, 131-139, 150-154,